



HERITAGE

March

A tattered, dirty, little boy
With grimy hands and face
And careless feet that trample mud
About in every place.

With boisterous ways and shouting voice
And whistle high and shrill,
Who calls his dog to heel and roams
Through valley, over hill

And yet he has a charming grin,
His eyes are brightly blue;
And in his hand he shyly holds
Some violets for you.

May Frink Converse

ST. PATRICK'S DAY LUNCHEON/DANCE

Wear your green and come join us for our monthly Annual St. Patrick's Day Luncheon on St. Patrick's Day, Friday, March 20th at the Council on Aging. Doors will open at 10:00AM, the featured feast will be the traditional corned beef and cabbage dinner served at 11:30 AM. Reserve your seat by March 8th by calling



Tara at 978-674-1171. A \$7.00 fee is due at the time of registration. You will not be registered until payment is received. Dance Music will be provided by Ray Tremblay.

WATCH FOR SCAMMERS

Inside

- 2 Contacts
- 3 Day & Overnight Trips
- 6 Doctor's, Nurse's & More!
- 10 Calendar Events
- 12 Lunch Menu
- 14 Puzzles and more

If you are seeking help for the high cost of groceries and are 60 years or older, you may qualify for food assistance. For more information call the Food Source Hotline at 1-800-645-8333. USA.gov will never request your personal information

Beware: scammers are using the USA.gov name as part of an e-mail phishing scam to collect your personal information on a fake IRS website. Don't take the bait. USA.gov will never contact you to request your personal information. If you receive an e-mail that's supposed to be from a government program, and it seems legitimate, do your homework:

- Step 1: Double check any offers or demands by contacting the agency mentioned in the claim.
- Step 2: Use the contact information listed in the USA.gov Index of U.S. Government Departments and Agencies to contact the agency and not the contact information provided in the e-mail.
- Step 3: Forward tax related phishing e-mails to the IRS at phishing@IRS.gov.

Report all other government imposter phishing e-mail scams to the Federal Trade Commission.

A Thank You to Roland Cartier and CTi for providing gifts for the Veterans at our February Veteran's breakfast and to the VFW Ladies Auxiliary Post 662 for providing candy that day. THANK YOU!

A Thank You to Operation Thank You for supporting the cost of our breakfast program for six months. THANK YOU!

CALLING ALL TALENTED SENIORS!

What would like to do? We have many talented seniors that could performs as a group or alone for our first Senior Talent Showcase to be held on Sunday, May 17th from 1-4pm at Lowell COA. We welcome senior singers, poets, comedians, musicians, dancers and actors. Call (978) 674-1172.

CITY MANAGER

Kevin J. Murphy

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**City Council****Mayor**

Rodney M. Elliott

**Vice Mayor**

John J. Leahy

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Corey A. Belanger

Edward J. Kennedy Jr.

William F. Martin Jr.

Rita M. Mercier

James L. Milinazzo

Daniel P. Rourke

William J. Samaras

**City of Lowell  
Veterans Services****Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:****8:00 A.M. - 4:00 PM.****Monday - Friday**2nd Floor of the Senior  
Center in the administrative  
office area**SENIOR CENTER SERVICES****Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho

978-674-1170 ~ mramalho@lowellma.gov

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Receptionist: Tara Donnelly

978-674-1171 ~ tdonnelly@lowellma.gov

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**Events / Trips Coordinator:** Kathy Carroll

978-674-1169 ~ kcarroll@lowellma.gov

Monday-Friday 6 am to 2 pm

**Volunteer:** Sandra Breen

978-674-1176 ~ sbreen@lowellma.gov

Monday-Wednesday 6 am to 1 pm

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Outreach Coordinator: Amy (Medina) Leal

978-674-1167 ~ aleal@lowellma.gov

Monday-Thursday 9 am to 4 pm

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**Volunteer Coordinator:** Audrey McMahon

978-674-1166 ~ amcmahon@lowellma.gov

Tuesday-Thursday 10 am to 2 pm

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Minority Outreach Coordinator: Linda Hin

978-674-1173 ~ Lhin@lowellma.gov

Monday-Friday Noon to 3 pm

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**Outreach Volunteer:** John R. Lawlor

978-674-1174 ~ jlawlor@lowellma.gov

Monday-Friday ~ Appt.. Hrs. 10 am - 3:40 pm

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S H I N E (Serving Health Insurance Needs for Elders)

Joan Gong 978-674-1172

First come, First served, Mondays — 8:30 to 10:30 am

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**Legal Services Assistance & Referrals**

For an appointment call

Tara at 978-674-1172 or 978-458-1465

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Pollard Library 978-674-8634**COA Library Annex** 978-970-4186

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**Lowell Senior Center Hours of Operation:**

Monday—Friday: Open 6:00 am to 4:00 pm

Lunch served at 11:30 am

Saturday—Sunday: Open 7:00 am until 12 noon

Breakfast and Lunch ONLY

**COUNCIL ON AGING****BOARD OF DIRECTORS**

Joan Bedford

Eleanor Belanger

Joyce Dastou

Andrew Hostetler

John R. Lawlor

Sidney Liang

Vincenzo Milinazzo

Suellen O'Neill

William Sheehan, Chair

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Next meeting: Monday,**March 9th at 9:00am****FRIENDS of the
Lowell Council on Aging, INC.****BOARD OF DIRECTORS****PRESIDENT**

Dr. Joseph M. Downes Jr.

VICE PRESIDENT

Rita M. Mercier

TREASURER

Jacqueline Denison

SECRETARY

Claire Brodeur

DIRECTORS

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

Office hours vary

Call 978-674-1172

**Next meeting —
last Friday of the month**

Public welcome

BINGO Committee

Chairman — Lenny Gendron

Vice Chairman *****

Treasurer — Claire Brodeur

LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101! All Trips must be paid in full one month prior to travel date. LCOA policy: no refunds if you do not purchase insurance. The office is now open from 6:00 a. m. to 2:00 p. m. Trip flyers available outside of 2nd floor office. Roger's Wednesday trips depart from the Ayotte Garage (no charge) unless noted otherwise.

DAY TRIPS

March 26, Thursday ... Newport Playhouse "When the Cats Away: When Mildred and Ethel go off on a trip to Paris, the mice will play." Egged on by Ethel's philandering husband Humphrey Pomfrey, George agrees to invite two charming little sex kitten over. Well, you already know what happens, don't you? The wives come home prematurely! Cost \$55.00

April 17, Friday ... Bingo Bonanza at Wrights Farm Restaurant. Prizes galore with gift cards & more! Including famous family style Chicken Dinner. Cost \$34.

May 22, Friday ... The New Dawn Singers' @ Luciano's Lake Pearl. Meal choice: Chicken Parmesan or Baked Scrod Cost \$65. Roger's Bus

May 23, Saturday ... Newport RI Schooner & Mansion. Visit the historic mansions of Newport RI along Ocean Drive before a tour at The Breakers, the "Grandest" of the summer homes. Enjoy the Days of sailing as you sail Newport Harbor aboard the classic schooner Madeleine. Depart from Ayotte garage: Cost \$109.

May 28, Thursday ... Newport playhouse & Cabaret "Cheaters." Michelle thinks her and her boyfriend Allen should marry; Allen isn't sure. His hesitancy drives her home to her parents for advice. Both sets of parents, who unknowingly know each other "very well", decide to meet the young lovers over dinner to lend their maturity and experience. Complete Buffet Cost \$55. Roger's Bus Departs @ 9:15

June 10, Wednesday ... Dean Martin & Marilyn Monroe "Some Like It Hot & Some Like It Over Ice!" @ White's of Westport. Meal choice: Boneless Stuffed Breast of Chicken or Baked Scrod. Cost \$55. Roger's Bus Pick up @ The George Ayotte Garage @ 9:15

June 18, Thursday ... Newport playhouse & Cabaret Lobsterfest "Kill Joy." Carol is being driven crazy by her monster of and ex husband, Victor and his new wife, who will try every trick in the book to end Carol's thousand dollars a week alimony. When Carol has an affair with Victor's lawyer, they decide Victor has to die. Cost \$65. Departs @ 9:15

June 23, Tuesday ... "The Drifters" @ Luciano's Lake Pearl – Remembering the fabulous Fifties. Cost \$70.00 Roger's Bus

July 21, Tuesday ... Where Were You? Starring Ron Gartner & his band. The A Rockin' Salute to Bandstand & Motown is a highly entertaining songfest for people who love the hits of the 50's & 60's @ Lantana's function Facility in Randolph, MA. Meal choice: Chicken Marsala or Fresh Baked Scrod. Cost \$70. Roger's Bus

July 28, Tuesday ... The Spirit of Boston. Come aboard and enjoy the most entertaining experience in Boston featuring our luncheon Grande Buffet! This two- hour cruise on Boston's historic harbor is perfect for an afternoon getaway and is exclusive to Best of Times Guests Only! Cost \$75. Roger's Bus

August 11, Tuesday ... Laura Roth: "Public Energy Number One!" @ Venus De Milo. Meal Choice: Chicken Parmesan or Baked Scrod. Cost \$55.

August 12, Wednesday ... Foster's with Traditional Maine Lobsterbake. Featuring Bobby Darling. Enjoy a great day out with what Maine is Best known for, it's lobster, combined with one of the funniest, zaniest shows of the season. Touted as The Northeast's most hilarious musical comedy duo, Bobby Darling and Dr. Devine bring their incredible show to our Best of Times Stage. If you are a fan of the Smother's Brothers you will love this show. Cost \$75. Roger's Bus pick up @ The George Ayotte Garage.

August 18, Tuesday ... Newport playhouse & Cabaret "Flamingo Court." Harry in Apt. 304 deals with a gentleman who is battling his greedy daughter at the same time that he gets involved with an aging hooker. When the daughter and the hooker meet the audience laughs up a Newport-worthy hurricane! Cost \$65. Roger's Bus Departs @ 9:15

August 26, Wednesday ... Portsmouth & the Gundalow Cruise. The boats are shallow draft boats that were used to haul freight along the Piscatqua River. The boats have been recreated to provide educational tours. The boats are easily accessible and provide a fun way to learn about our maritime heritage. After the cruise enjoy lunch at the Common Man followed by a visit to Stonewall Kitchen, When Pig's Fly Bread sampling, & a photo op at Bubble Light. Cost \$89. Depart from the Ayotte Garage.

September 22, Tuesday ... The Beach Boys ultimate tribute show @ The Venus De Milo. Meal choice: Baked Chicken or Baked Scrod. Cost \$65. Roger's Bus Departs @ 9:15

October 7, Wednesday ... Newport playhouse & Cabaret "Odd Couple." Surf & Turf. The guys assemble for cards in the apartment of divorced Oscar Madison. Late to arrive is Felix Unger who has just been separated from his wife. Depressed, Felix seems suicidal, but it soon becomes clear that Oscar is the one with murder on his mind when the clean-freak and the slob decides to room together. Cost \$65. Roger's Bus Departs @ 9:15 from the George Ayotte Garage

October 21, Wednesday ... Italian Festival @ Danversport Yacht Club. Featuring: Frank Zarba & Ray Cavilcchio singing the music of Italy into our hearts. Meal choice: Chicken Parmesan Served on Penne Pasta or Baked Scrod. Cost \$65. Roger's Bus @ The George Ayotte Garage @ 9:15

November 12, Thursday ... Barbara & Frank @ The Venus De Milo. A sensational tribute to Sinatra and Streisand Meal choice: Stuffed Breast of Chicken or Baked Scrod. Cost \$70. Roger's Bus Departs @ 9:15

December 1, Tuesday ... A Christmas Carol @ Demetri's. This new adaptation of Dickens' ever popular classic fills the stage with veteran Broadway actors, lush costumes, stunning sets, music, dance, and a timeless message. With beloved traditional carols of the season included, A Christmas Carol is an enchanting way to begin the holiday festivities. Cost \$70. Departs @ 9:15 am.

OVERNIGHT TRIPS

March 29-31, Sunday—Tuesday ... Atlantic City Escape at the Tropicana. Round trip motor coach. 2 nights at the Tropicana Resort, \$30 slot play. 2 \$25 food credits. Tax and baggage service. Cost \$220 dbl, \$210 trp, \$299 sgl.

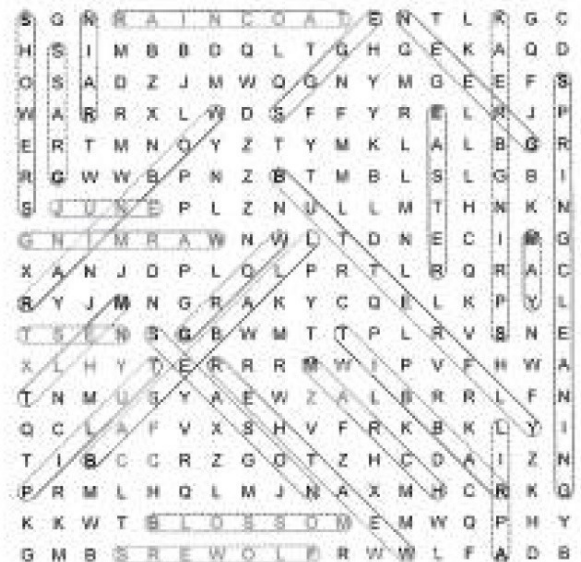
June 7-13, Sunday—Saturday ... Southern Charm featuring Historic Charleston in South Carolina, Savannah, Jekyll Island, and St. Simons Island in Georgia, St. Augustine & Jacksonville in Florida. 7 days, 9 meals (6 breakfasts, 3 dinners). Cost includes: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers. Trip includes guided tour, museums, gardens, & tram ride. Cost \$2,399 dbl, \$2,999 sgl, \$2,369 tpl. Book by December 8, 2014 and save \$100 per person.

June 15-17, Tuesday—Thursday ... Boothbay Harbor. Tour features: round trip motor-coach, 2 nights at Fisherman's Wharf Hotel with tax and baggage service, 2 breakfasts, 1 dinner, Cabbage Island clambake, Carousel theater with dinner & entertainment, Shipyard Brewery tour with tasting and Coastal Maine Botanical Gardens. Tye's Top Tour & Travel 1-800-374-6819. Cost \$349 dbl, \$429 sgl, \$339 tpl.

October 28—November 4, Wednesday—Wednesday ... Irish Splendor featuring Dublin, Blarney Castle/Stone, Killarney, Cliffs of Moher, and Dromoland Castle. 8 days, 10 meals (6 breakfasts, 4 dinners). Incls: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers, St. Patrick's Cathedral, Guinness Storehouse, beautiful landscapes, Whiskey Distillery. Cost \$3,149 dbl, \$3,549 sgl, \$3,119 tpl. Book by April 28, 2015 and save \$250 per person. **Passport required.**



Friends of the Lowell Council on Aging purchased this new floor buffer. Thank you!



Women's Self-defense Class

Wednesday, March 4, 6-8pm, at the Senior Center

Diabetic Self-Management Education Classes

The classes will be held at the senior center on Thursday afternoons beginning March 12 until April 16, from 12:00 – 3:00 pm. Come for a healthy lunch and then stay for class!

DONATE YOUR HEARING AIDS

Your old hearing aids can be put to good use by HEAR NOW. All donations are tax deductible. Package your hearing aids in a padded envelope or box and mail to:

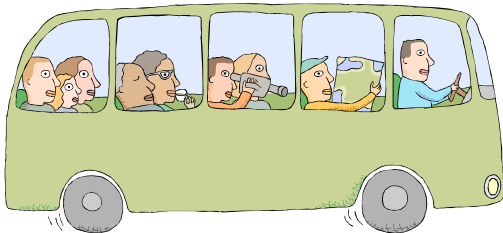
Hear Now Program Donation
6700 Washington Ave. S.
Eden Prairie, MN 55344

** Include your name and address inside of the package or box ** An acknowledgment letter will be sent for tax purposes. Please give the process at least 6-8 weeks before calling on your domain.

The **Board of Health** would like to remind visitors to our center that a Regulation pertaining to Tobacco was adopted on May 5th, 2010: there is a 15 foot buffer zone prohibiting smoking within fifteen feet of an entranceway of all municipal buildings.



Thank you



Roger's \$5.00 Trips

Ages 60 to 101.

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

March tickets on sale February 27th

Monday ... 2nd ... Pheasant Lane & Longhorn's
Tuesday ... 3rd ... Ikea, Stoughton
Friday ... 13th ... New England Flower Show
Thursday ... 19th ... Walmart & Grand Buffet
Monday ... 23rd ... Christmas Tree & Weathervane
Tuesday ... 31st ... Grassfield's & Shopping, Bedford

April tickets on sale April 1st

Monday ... 6th ... Walmart & Grand Buffet
Thursday ... 16th ... Café Luigi's & shopping
Thursday ... 23rd ... Merrimack Outlets
Tuesday ... 28th ... Wrentham Mall

Limit (4) four tickets per person per trip! No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member.

If you arrive prior to 8 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.

Doctor's, Nurse's & MORE

Blood Pressure & weight check:

Circle Home, Inc. (LVNA)

2nd Tuesday ... 8:00—10:00 am

3rd Tuesday ... 10:00 am—12:30 pm

Albert Gauthier RN

Wednesdays ... 9:30—11:30 am

Commonwealth Nursing

1st & 4th Tuesdays ... 10:00 am—
12:00 pm

Dr. Gregory McNamara—Killer

Feet—1st Friday of every month

ONLY IF 5 or more people sign-up
before the 1st Friday of that month.

1st come 1st served. 8-10 am

Dr. George Potamitis from Pro-

Rehab—Question and Answer

sessions every Wednesday from
10:00—11:00 am

Affordable Hearing with

Christopher Streeter—Hearing

Testing, Hearing Instrument Testing.

2nd Thursday of each Month from 9—
11 am. Please call 978-674-1172 for
appointment.

Diabetic Shoes with Steven Carrucci

2nd Tuesday of each month, please
call 1-978-758-5378.

Don't let your finances be devastated!

Thursday, March 19

12:30-2:30 pm

"At this free legal seminar, Elder Law Attorney Edward "Ted" Beasley will discuss how to protect your house and lifetime of savings from a prolonged nursing-home stay, how to avoid probate, plus strategies for passing assets safely and efficiently.

He will also discuss the viability of irrevocable trusts following recent Doherty and O'Leary court decisions in Massachusetts. Attorney Beasley, former chairman of the American Bar Association Elder Law Committee, presents this lively and engaging seminar in everyday language, and there will be plenty of time for questions. Gregory Gagne of Affinity Investment Group will offer his top financial-planning tips.

Join us Thursday, March 19th from 12:30-2:30 p.m. at the Lowell Senior Center.

Please call 1-800-370-5010 to register for this
FREE program."

Getting Fit & Staying Fit



with Marian Silk

Mondays and Thursdays:

9:00 - 9:55 am

Wednesdays: 8:30 - 9:25 am

\$2.00 per class

(I like to end 5 minutes early so we are out the door in one hour!)

YOGA

with Diana Kyricos

Wednesdays 10-11 am

(Mondays will begin April 6)

\$5.00 per class

Benefits? Helps with arthritis,
flexibility, strength, mobility, range of
motion, pain, high blood pressure,
breathing, circulation, & stress!

Atma Yoga 978-250-0441

www.atmamoves.com

Diana@atmamoves.com



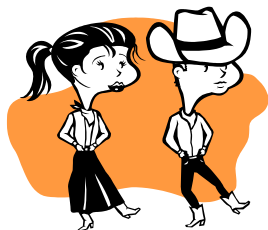
Mah-Jong

Mondays

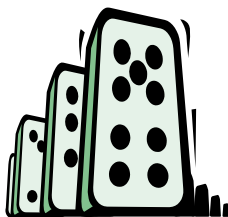
12:00—3:00 pm

Country Line Dancing

with Marcella Groulx

Tuesdays
10:00 am—
12:00 pm

\$5.00

Dominoeswith Charlotte
LandryTuesdays
9:00—11:00 am**Hawaiian Hula Dance Lessons**

with Kim Stevens

Mondays
10:00 amGood for joints
And FUN!**AARP Tax-Aide Program**

AARP Tax-Aide Volunteers will be at the Senior Center every Wednesday and Thursday until April 2015 to prepare tax returns for the upcoming tax season. Here's a list of what you should bring ...

- Picture ID
- Social security card or SSA-1099 (that's the statement of benefits for tax purposes) for EVERYONE on the return (taxpayers and dependents)
- Proof a health insurance for EVERYONE on the return (taxpayers and dependents)
- All 2014 tax paperwork
- 2013 federal and state returns (if they were filed)
- If 65 or older and eligible for the Circuit Breaker credit*
- All real estate/water/sewer bills paid in 2014 or
- Name of landlord and total 2014 rent paid

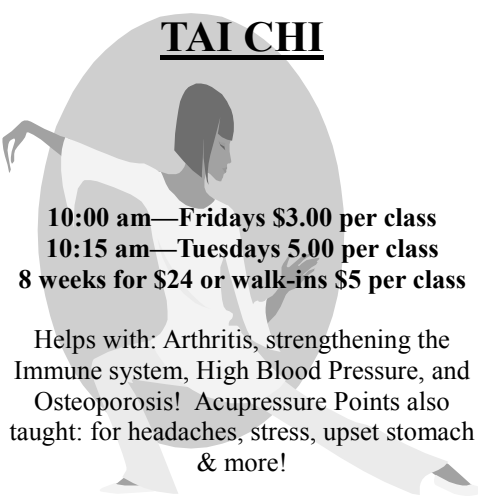
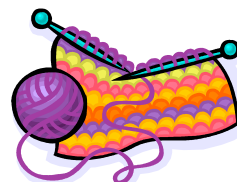
Please call Tara to schedule your appointment, 978 674-1171.

* 2014 CIRCUIT BREAKER----Maximum credit: \$1,050. Minimum Age: 65 (as of 31 Dec 14). If filing a joint return, only one needs to meet the minimum age requirement. Maximum Total Income: Single Return - \$56,000, Head of Household Return \$70,000, Joint Return - \$84,000. Maximum Assessed Value of Home: \$691,000 (only applies to homeowner). Renters are eligible for the circuit breaker providing they do not receive any federal or state rent subsidy or rent from a tax-exempt entity (e.g., housing authority). If your home is owned by a trust: If the trust is a revocable trust (also known as a living or grantor trust) and you are the trustee, you are treated as a homeowner. If you are not the trustee, you are treated as a renter. If the trust is an irrevocable trust, you are treated as a renter. If you live in the home under the terms of a life estate which requires you to pay the real estate taxes, you are treated as the homeowner unless the home is owned by an irrevocable trust. If the home is owned by an irrevocable trust, then you are treated as a renter.

Quilting LessonsNewcomers'
welcome!Wednesdays
12:30—3:00 pm**TAI CHI**

10:00 am—Fridays \$3.00 per class
10:15 am—Tuesdays 5.00 per class
8 weeks for \$24 or walk-ins \$5 per class

Helps with: Arthritis, strengthening the Immune system, High Blood Pressure, and Osteoporosis! Acupressure Points also taught: for headaches, stress, upset stomach & more!

**Knitting & Crochet Group**Tuesdays
12:00—3:00 pmNewcomers'
welcome!



A New and Improved VA Prescription Label: 4.8 Million Veterans Benefit from New Labels

By Hans Petersen, VA Staff Writer

VA asked hundreds of Veterans to tell us what they liked and didn't like about the labels on their prescriptions.

We heard you. The results led to this new patient-centric prescription label. VA has now adopted this patient-centric prescription label as the standard format for all VA pharmacies. The 4.8 million Veterans are reserving VA prescription benefits now receive prescription labels with standardized information. The new design makes it easier to identify important drug and safety information.

We've cleaned up the look and made the following changes:

- Your name has been moved to the top of the label.
- Directions on how to take your medication are now larger and bolded.
- The date the prescription can no longer be refilled is clearly stated.



Prescription label

VA has changed the format of your VA prescription label to make the most important information more visible.

FY'14 SENIOR TAX WORK PROGRAM - Time is getting short for finishing your 112 hours in the tax work program. All time sheets must be completed by March 15th. If a problem exists that may make it impossible to complete the work, please call Audrey at 978-674-1166. Remember: All 112 hours are required for the \$1,000 rebate.

Card Making Class

First come, first served basis. RSVP to reserve your spot. See Tara.



FREE Workshop
Wednesday, April 8
9:30 am—2:00 pm

All materials
available at
workshop!



YOGA for VETs

with Diana Kyracos
Wednesdays

11:00 am—12:00 pm \$5.00

It is a chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

B - I - N - G - O

Every Wednesday

12:00—3:00 pm

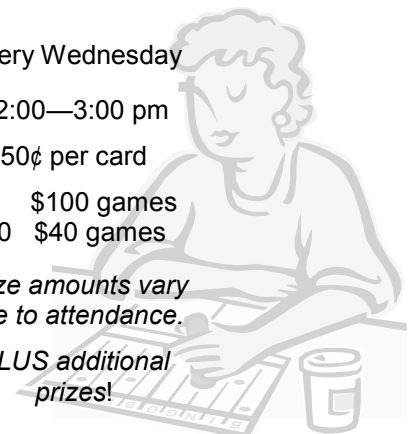
50¢ per card

6 \$100 games

10 \$40 games

Prize amounts vary
due to attendance.

PLUS additional
prizes!



You didn't miss it! WinterFest Has Been Rescheduled

Due to the overwhelming snowfall in Lowell (the highest in the country!) - Winterfest, which is usually held in February, has been rescheduled to March 13-14, 2015.

8TH Annual White Ribbon Day

The City of Lowell – City Manager’s Task Force will be honoring the 8TH Annual White Ribbon Day Campaign (Jane Doe Inc.) Thursday, March 5, 2015 @ 12 noon City Hall Lobby-375 Merrimack St., Lowell, MA. Please join us to show your support of boys and men working to end violence against women. Also, please take a moment to provide a statement, poem, or thought you have against the domestic violence of women. Thank you.

The drop off location for this form is the City Managers Office/Attn: Karen Moynihan

In Honor of Women’s Month

Community Teamwork, in collaboration with Lowell Public Schools presents Its’ 5th Annual Women’s Conference: *FinanciallyHers*, offered during Lowell Women’s Week, is a seminar focusing on women and their personal financial management. Workshops are interactive designed to deliver up to date content that supports women and directly relates to issues faced in today’s economy. Our focus is to help women become financially independent by offering the right tools and resources. Participants will choose a workshop, enjoy a lovely luncheon, spend time networking and receive a *gift card* to Market Basket.

Free Event

Date: Saturday, March 7, 2015 Time: 11:00am-2:00pm

Location: Stoklosa Middle School • 560 Broadway Street • Lowell, MA 01854

Itinerary: 10:30-11:00 → Registration 11:00-12:30 → Workshop 12:45pm-2:00pm → Lunch, Networking, Keynote Speaker

To Register: Contact Gladys at 978-654-5673 or email gsantiago@commteam.org

Please choose one workshop:

- Having a Job Ready Credit Report
- Planning for the Unexpected
- Daily Money Management Techniques
- Your Rights through the Collection Process
- Couponing Secrets
- Reach- Setting Goals for your Life and Career

Childcare will not be provided. Men are welcome to attend as well.

Family Finance Solutions Program Division of Energy and Community Resources
Community Teamwork 155 Merrimack Street · Lowell, MA 01852
(978) 654-5673 www.commteam.org financialedu@comteam.org

Anxiety Support Group

with Steve Coupe

Fridays
2:00—3:45 pm



Fallon Senior Plan Meeting

Monday, March 16th
at 10:00 am

Aging into Medicare? Qualify for a special election period? A Fallon Senior Plan representative will be at the Lowell Senior Center to discuss the Fallon Senior Plan options for 2014. Please stop by to learn more about one of your Medicare Options.



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2. 7-9 Breakfast Program 50¢ 8:30-10:30- SHINE councilor: walk-in: 1st come 1st served 8:30 CTI Bone Builders A 9:00 Getting Fit w/Marian \$2 10:00 Hula Dancing w/ Kim 10-11 Yoga (Begins April 6) 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	3. 7-9 Breakfast Program 50¢ 9-11:30 Dominoes 10-12 LPD drop-in 10:15-11 Tai Chi \$24 (8weeks) Or \$5 walk-ins 10-12 Commonwealth Nursing 10-12 Country Line Dancing \$5 11:30 Lunch (see menu) \$2 11:45 Wii Games 12:- Cribbage 12-3 Knitting & Crochet	4. 7-9 Breakfast Program 50¢ 8:30 Getting Fit w/Marian \$2 8:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP NO Yoga for Seniors \$5 NO Yoga for Vets \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting	5. 7-9 Breakfast Program 50¢ 9:00 Getting Fit w/Marian \$2 10:00 AA Info meeting 11:30 Lunch (see menu) \$2 12:00 White Ribbon Event 12-3:45 Cards: 45's & Whist 1:45-2:45 CTI Bone Builders B	6. 7-9 Breakfast Program 50¢ 8:00 Foot Doctor McNamara 9:30 Personal Computer/ Tablet Assistance 10:00 Tai Chi 11:30-3:45 Poker 11:30 Lunch (see menu) \$2 11:45 Wii Games 1-3 Senior Social \$1.00 2-3:45 Anxiety Support Group with Steve Coupe
9. 7-9 Breakfast Program 50¢ 8:30-10:30-SHINE councilor: walk-in: 1st come 1st served 8:30 CTI Bone Builders A 9:00 COA board meeting 9:00 Getting Fit w/Marian \$2 10:00 Hula Dancing w/ Kim 10-11 Yoga (Begins April 6) 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	10. 7-9 Breakfast Program 50¢ 8-10 LVNA Blood Pressure 8:00 CTI MEETING 9-11:30 Dominoes 10-12 LPD drop-in 10-12 Country Line Dancing 10:15-11 Tai Chi \$24 (8weeks) Or \$5 walk-ins 11:30 Lunch (see menu) \$2 11:45 Wii Games 12-Cribbage 12:00 Banking with Santander 12 noon movie: Noah 12-3 Knitting & Crochet 1-3—Picture IDs \$3	11. 7-9 Breakfast Program 50¢ 8:30 Getting Fit w/Marian \$2 8:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:15-12 Yoga for Vets \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting	12. 7-9 Breakfast Program 50¢ 9:00 Getting Fit w/Marian \$2 10:00 AA Info meeting 11:30 Lunch (see menu) \$2 12:00 Diabetes classes 12-3:45 Cards: 45's & Whist 1:45-2:45 CTI Bone Builders B	13. 7-9 Breakfast Program 50¢ 9:00 Veterans Breakfast 9:30 Personal Computer/ Tablet Assistance 10:00 Tai Chi \$3 11:30-3:45 Poker 11:30 Lunch (see menu) \$2 11:45 Wii Games 1-3 Senior Social \$1.00, 2-3:45 Anxiety Support Group with Steve Coupe
16. 7-9 Breakfast Program 50¢ 8:30-10:30-SHINE councilor: walk-in: 1st come 1st served 8:30 CTI Bone Builders A 9:00 Getting Fit w/Marian \$2 10 Hula Dancing w/ Kim 10 Fallon Senior Plan mtg 10-11 Yoga (Begins April 6) 10:30 Emergency Prepare/ Disaster Relief Home Health 11:30 Lunch (see menu) \$2 11:45 Wii Games	17. 7-9 Breakfast Program 50¢ Lifeline Screening 9-11:30 Dominoes 10-12 LPD drop-in 10-12:30 LVNA Blood Pressure 10-12 Country Line Dancing 10:15-11 Tai Chi \$24 (8weeks) Or \$5 walk-ins 11:30 Lunch (see menu) \$2 11:45 Wii Games	18. 7-9 Breakfast Program 50¢ 8:30 Getting Fit w/Marian \$2 8:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:15-12 Yoga for Vets \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting	19. 7-9 Breakfast Program 50¢ 9:00 Getting Fit w/Marian \$2 10:00 AA Info meeting 11:30 Lunch (see menu) \$2 12:00 Diabetes classes 12-3:45 Cards: 45's & Whist 1:45-2:45 CTI Bone Builders B	20. 7-9 Breakfast Program 50¢ 9:30 Personal Computer/ Tablet Assistance 10:00 Tai Chi \$3 10-3 Dinner Dance \$7 11:30-3:45 Poker 11:45 Wii Games 2-3:45 Anxiety Support Group with Steve Coupe

11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	23. 7-9 Breakfast Program 50¢ 8:30-10:30-SHINE councilor: walk-in: 1st come 1st served 8:30 CTI Bone Builders A 9:00 Getting Fit w/Marian \$2 10 Hula Dancing w/ Kim 10-11 Yoga (Begins April 6) 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4 MAH-JONG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	24. 7-9 Breakfast Program with a suggested 50¢ donation 9-11:30 Dominoes 10-12 LPD drop-in 10-12 Commonwealth Nursing 10-12 Country Line Dancing 10:15-11 Tai Chi \$24 (8weeks) Or \$5 walk-ins 11:30 Lunch (see menu) \$2 11:45 Wii Games 12 NOON Brown Bag Pick Up Noon Cribbage 12-3 Knitting & Crochet	25. 7-9 Breakfast Program 50¢ 8:30 Getting Fit w/Marian \$2 8:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:15-12 Yoga for Vets \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting	26. 7-9 Breakfast Program 50¢ 9:00 Getting Fit w/Marian \$2 10:00 AA Info meeting 11:30 Lunch (see menu) \$2 12:00 Diabetes classes 12-3:45 Cards: 45's & Whist 1:45-2:45 CTI Bone Builders B	27. 7-9 Breakfast Program 50¢ 9:30 Personal Computer/ Tablet Assistance 9:30 Friends meeting 10:00 Tai Chi \$3 11:30 Lunch (see menu) \$2 11:30-3:45 Poker 11:45 Wii Games 1-3 Senior Social \$1.00 2-3:45 Anxiety Support Group with Steve Coupe	
11:45 Wii Games 12- Cribbage 12-3 Knitting & Crochet						
30. 7-9 Breakfast Program 50¢ 8:30-10:30-SHINE councilor: walk-in: 1st come 1st served 8:30 CTI Bone Builders A 9:00 Getting Fit w/Marian \$2 10 Hula Dancing w/ Kim 10-11 Yoga (Begins April 6) 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4 MAH-JONG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	31. 7-9 Breakfast Program with a suggested 50¢ donation 9-11:30 Dominoes 10-12 LPD drop-in 10-12 Country Line Dancing 10:15-11 Tai Chi \$24 (8weeks) Or \$5 walk-ins 11:30 Lunch (see menu) \$2 11:45 Wii Games Noon Cribbage 12-3 Knitting & Crochet					

SPONSORS



March Lunch Menu



Lunch is served at 11:30 am. Sugar-Free Jell-O & 1% Milk is available daily. **Menu subject to change.**

Lunch Tickets are available daily until 10:30 a. m. Seniors that arrive later must pay cash and will follow ticket holders.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1. Chef Chuck's Choice	2. Mac & Cheese Skew Tomatoes Broccoli, Wheat Bread, Apricots	3. Swedish Meatball, Pasta, Green Beans, Wheat Bread, Peaches	4. Chicken Legs, Mash Potatoes, Carrots, Wheat Roll, Pears	5. Vegetable Lasagna, Carrots, Garlic Bread, Pudding, Juice	6. Fish Squares, Rice, Mixed Veggies, Wheat Bread, Pineapples.	7. Pork Pie, Green Beans, Cake, Juice, Wheat Bread
8. Roast Turkey, Mashed Potatoes, Green Beans, Wheat Bread,	9. Chicken Dippers, Rice, Carrots, Wheat Breads, Pears	10. Stuffed Cabbage, Wax Beans, Garlic Stick, Apple	11. Salisbury Steak, Mash Potatoes, Pea, Wheat Roll, Peach	12. Pork Chops, Potatoes, Wax Beans, Wheat Bread, Pineapple	13. Fish Cakes, Beans, Potatoes, Wheat Bread, Juice, Pudding	14. Meatloaf, Gravy, Mash potatoes, Peas, Wheat Bread, Cake, Juice, soup
15. Chicken Fillet, Mash potatoes, Mixed Veggies, Wheat Roll,	16. Veal Parm, Green Beans, Wheat Bread Peaches	17. Corn Beef & Cabbage, Wheat Roll, Pineapple	18. Stuffed Peppers, wax Beans, Wheat Bread, Apricot	19. Liver and Onions, Gravy, Mashed Potatoes, Peas, Wheat Bread, Peaches	20. DINNER DANCE, Corn Beef & Cabbage	21. Hamburger & Onions, Brown Gravy, Mashed Potatoes, Peas, Wheat Bread,
22. Baked Ham, Yams, Peas, Rye Bread, Peaches	23. Shepard's Pie, Beets, Wheat Bread, Pudding, Juice	24. Chicken Ziti, w/ Alfredo Sauce & Broccoli, Garlic Stick, Pears	25. BBQ Dippers Ribs, Mashed Potatoes, Carrots, Wheat Bread, Orange	26. Chicken Breast Fillet, Rice, Green beans, Rye Bread, Apricot	27. Baked Scrod, Mashed Potatoes, Green Beans, Wheat Bread, Orange	28. Cheese Ravioli, Wax Beans, Wheat Bread, Banana, soup
29. Roast Beef, Mashed Potatoes, Peas, Wheat Bread, Apricots	30. Chicken Ala King, Rice, Wheat Roll, Pineapple	31. Hot Dogs, Beans, Coleslaw, Mixed Fruit	April Fool's Day American Chop Suey			

Free Transportation to Center

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You MUST call before 9:00 a.m. the day of your ride. Departure is after lunch (appr. 12:30 pm-1:30 pm); except Saturday and Sundays which is at 12:15 pm.

Grocery Trips to Market Basket

Tuesdays and Thursdays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Mon. thru Fri. from 9 a.m. - 3p.m. to schedule your ride. Seniors are eligible if you do not have a vehicle and are 60 or older.

Why you need grab bars in the bathroom

Here's how to protect yourself in the most dangerous room in your home

You might think the kitchen, with its hot stoves and sharp utensils, would be the most dangerous room in your home, but it's actually the bathroom. According to a 2011 report from the national Centers for Disease Control and Prevention, falls—the No. 1 problem—most often occurred in or around the bathtub, shower, or toilet.

"We get lots of calls for slips and falls in the bathroom," says Howard Mell, M.D., a spokesman for the American College of Emergency Physicians who works at several hospitals in Cleveland.



The bathroom is especially hazardous for women, who are at a higher risk than men for falling and getting hurt, perhaps because of lesser body strength and bone mass.

For those age 65 and older, falls often cause more serious injuries, such as hip fractures. Seniors, according to the report, were also more likely to be injured getting on or off the toilet. Standing after sitting for a long time, especially if you're dehydrated or taking certain medications, can result in a sudden drop in blood pressure that can cause light-headedness or dizziness.

But few of us have bathrooms that are equipped with grab bars, a secure safety device that looks like a railing and could prevent falls. Here are other modifications you can make to your bathroom to make it a safer place.

Safety solutions

- Install grab bars in showers and tubs and next to toilets so you don't reach for towel bars, sliding glass doors, or other unstable fixtures.
- Replace slippery bathroom floors with nonslip tiles. The Tile Council of North America has recently adopted a new slip-resistance test called the Dynamic Coefficient of Friction (DCOF). This number is sometimes on tile packaging or information. Look for 0.42 or higher* (the higher the number the better the slip resistance). But too much can be a problem too, so consult your health professional.
- Use nonslip mats inside bathtubs and showers and on floors.
- Add a shower seat with rubber tips on the bottom if you're unsteady on your feet.
- Install a handheld showerhead set on a sliding bar with a 6-foot hose that can be used standing or sitting.
- Install a "comfort height" toilet, which is about 2 inches taller than a standard model and is easier to get off of. Lower your water heater to 120° F to prevent scalding from faucets.



Tufts Medicare Preferred Information Table

Check back for the next date & time!

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

Personal Computer/ Tablet Assistance

with Pierre & Don

Fridays 9:30—11:30 am

Virus Clean-up on the last Friday of the Month by appointment



CTI Bone Builders Class

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

OPENINGS AVAILABLE!

See Calendar for dates & times

Call 978-674-1172 to register

Doctor's approval REQUIRED

PUZZLES & MORE...

4 Star program 4 Genealogists

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978-674-4121
www.pollardml.org

March 21, 2015
9 AM — 4 PM

Walter Hickey
9 AM—10:15 AM Military Records— what and where to find.

Michael Brophy
10:30 AM — 12 PM Genealogical Materials at the Boston
Catholic Archdiocese

Thomas Toohey
2:15 PM—3:45 PM Irish Genealogy 404

Marion Pierre-Louis
12:30 PM — 2 PM Deeds & Probate: A Powerful Combination

Light lunch and dessert will be provided

Water, coffee, tea

Program is free but seating is limited.

Please reserve a spot by calling
978-674-1537 or email sfougstedt@mvlc.org

For more information Contact:

Susan Fougstedt
Pollard Memorial Library
401 Merrimack Street
Lowell, MA 01852
978-674-1537
sfougstedt@lowellma.gov
sfougstedt@mvlc.org



Tuesday, March 10
at 12 :30 pm
Enjoy popcorn & beverage

Spring

Find the words in this grid. Words can go horizontal, vertical and diagonal.

S	G	N	R	A	I	N	C	O	A	T	E	N	T	L	K	G	C
H	S	I	M	B	B	D	Q	L	T	G	H	G	E	K	A	Q	D
O	S	A	D	Z	J	M	W	Q	G	N	Y	M	G	E	E	F	S
W	A	R	R	X	L	W	D	S	F	F	Y	R	E	L	R	J	P
E	R	T	M	N	O	Y	Z	T	Y	M	K	L	A	L	B	G	R
R	G	W	W	B	P	N	Z	B	T	M	B	L	S	L	G	B	I
S	J	U	N	E	P	L	Z	N	U	L	L	M	T	H	N	K	N
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K	K	W	T	B	L	O	S	S	O	M	E	M	W	Q	P	H	Y
G	M	B	S	R	E	W	O	L	F	R	W	W	L	F	A	D	B

APRIL	GROW	RAINCOAT
BASEBALL	JUNE	SEASON
BLOSSOM	MARCH	SHOWERS
BUTTERFLY	MAY	SPRING BREAK
EASTER	MELT	SPRING CLEANING
EGGS	NEST	TULIP
FLOWERS	RABBIT	WARMING
GRASS	RAIN	WEATHER
GREEN	RAINBOW	

Answers page 4

Office of Consumer Affairs Reminds Car Buyers to Do Research and Know Rights before Buying Vehicle

Many buyers of new and used cars from dealerships want the same thing: to pay a fair price for a vehicle that meets their needs. There is no way to definitively ensure a problem-free experience, but there are some factors you can consider to give yourself the best chance of being a satisfied customer.

Budget: Start by determining your total budget for the purchase. Dealers will sometimes ask you how much you can pay per month. You may wish to avoid this question and instead discuss the full purchase price of the vehicle. Be aware that luxury or performance vehicles not only cost more to purchase but also usually cost more to insure, repair, and maintain.

Research: Do you know the make and model of the vehicle you want? You can use comparison websites to read vehicle reviews and see how much other people have paid for that vehicle in your area. You may want to consult other trusted sources – like your mechanic, or friends or family members who have recently purchased a vehicle – for their recommendations on dealerships and car makes and models.

Finance: You may want to seek financing from another source – like your local bank or credit union – before visiting the dealership, then ask the dealership's finance office if they can offer you a better interest rate. As interest rates are often directly linked to your credit, it's a good idea to inform yourself of your credit history. You are entitled to **one free credit report per year** from each of the three major credit reporting agencies at www.annualcreditreport.com. You can also use this opportunity to verify your information and correct any errors in your credit report.

Insurance: Have you selected an insurance company prior to the sale? Do you know how much coverage you need or want? The state [Division of Insurance website](#) contains a great deal of information to help guide you through purchasing the appropriate insurance for your vehicle.

Trade-in vehicle: If you have a trade-in vehicle, independently figure out its estimated value through a comparison website, mechanic estimate, or otherwise. Bring hard copies of any pricing estimates if you plan to do a trade-in at the dealership where you buy your new vehicle. It is important to note that the trade-in vehicle's value may not significantly change the purchase price of your new vehicle. Consumers often focus on the price of the newer vehicle and simply accept the dealer's proposed trade-in value, which can result in you getting a lower value for your old vehicle. It might help to think of your trade-in as a completely separate transaction from the new vehicle purchase – it could even mean the difference of thousands of dollars.

Fees: Some dealers may add a "documentation fee" or "doc fee" to the price of the vehicle. It is not illegal to charge this fee, as long as the dealer charges it equally to all purchasers. The fee may also be negotiable. If the dealership refuses to waive or reduce the fee, consider asking them to reduce the purchase price of the vehicle itself.

Know your Lemon Law rights: New and used cars with fewer than 125,000 miles that are purchased from Massachusetts dealers for personal use are protected by warranty under the Massachusetts Lemon Laws. These protections are **in addition** to any manufacturer's warranty that may be included with your purchase (such as *3 year/36,000 mile "bumper-to-bumper" warranty*, or a *5 year/60,000 mile powertrain warranty*). Look for the bright yellow Lemon Law sticker affixed to the window or dashboard of the vehicle for sale to see a summary of your rights. You can also find more information about the Massachusetts Lemon Laws at www.mass.gov/consumer or by calling (617) 973-8787.

It is important to note that it is illegal for a Massachusetts auto dealer to sell a vehicle

AS IS, WITH ALL FAULTS, or with a 50/50 WARRANTY.

New cars: Once you have determined which vehicle is best for you, read vehicle reviews and see how much other people have paid for that vehicle in your area. Make sure to compare the same make and model vehicles so you have an apples-to-apples evaluation of the price. It may help you to bring printed materials that highlight this information to use as a negotiating tactic.

Used cars from a New/Used car dealership: A used car often costs significantly less than its brand-new counterpart, but it is still a large purchase. Remember that used cars can vary greatly in condition, even across identical makes and models. If you have found a vehicle that you are seriously interested in buying, consider paying for an independent, thorough inspection of the vehicle. During the inspection, ask when you will likely need to replace parts such as the tires and brakes. Remember that scheduled maintenance can be as expensive as unexpected repairs, so it is important to determine if the used vehicle is nearing maintenance mileage intervals. You can also ask the dealer for service records to determine what work has already been done and to possibly determine if the vehicle has been in an accident.

Used cars from independent dealerships: Independent dealerships are not associated with a particular manufacturer and may have any number of makes and models of vehicles available. You may wish to start your search at a dealership that you know has a good reputation. Note that independent dealers are likely to have procured their vehicles at auction. If the dealer claims the vehicle was bought from an individual, ask to see service records and if you can contact the previous owner. Independent dealerships may not have repair facilities onsite, which may make it more difficult to complete any warranty repairs. Consider paying for an independent, thorough inspection of the vehicle before agreeing to sign any purchase documents. If the dealer refuses to let you have the car thoroughly inspected before purchase, consider it a red flag.

It is extremely important to have all the necessary information before agreeing to a purchase. Do not feel pressured by the seller, and take the time to ask questions. Once you have selected and discussed the sale of your vehicle, be sure to read all the paperwork before signing anything. Make sure you understand the contract, its warranty, and any payments for which you are responsible. It may be better to walk away from a potential sale rather than end up with a vehicle you don't really want and/or can't afford.

Consumers Should Use Registered and Licensed Professionals for Snow Damage Repairs

With over six feet of snow fallen across Massachusetts and more forecasted for this weekend, the Office of Consumer Affairs and Business Regulation encourages homeowners to hire licensed and registered professionals to make repairs on storm-affected property.

Individuals offering snow, ice, and tree removal services do NOT need to be licensed or registered as a home improvement contractor. However, make sure that all professionals working on or in your home are properly insured. Ask for documentation of proof of coverage before agreeing to hire the individual or company. Check with the Better Business Bureau or other consumer-rating websites to see if the company or individual has any complaints.

The Office of Consumer Affairs and Business Regulation registers Home Improvement Contractors (HIC), and the Division of Professional Licensure licenses electricians, plumbers, and sheet metal workers. Both agencies offer online systems to check a licensee's status. Consumers are encouraged to check a registration or license before hiring a contractor or tradesman to do work. Some types of work such as siding, insulation, and plastering require the contractor to hold a Construction Supervisor's License (CSL) through the Department of Public Safety. Other kinds of work, such as minor roof or gutter repairs and foundation fixes require the contractor to have Home Improvement Contract registration. The Department of Public Safety has produced this handy checklist for jobs requiring an HIC, CSL, or both. Check with your local building official to see whether the job requires a building permit or inspection.

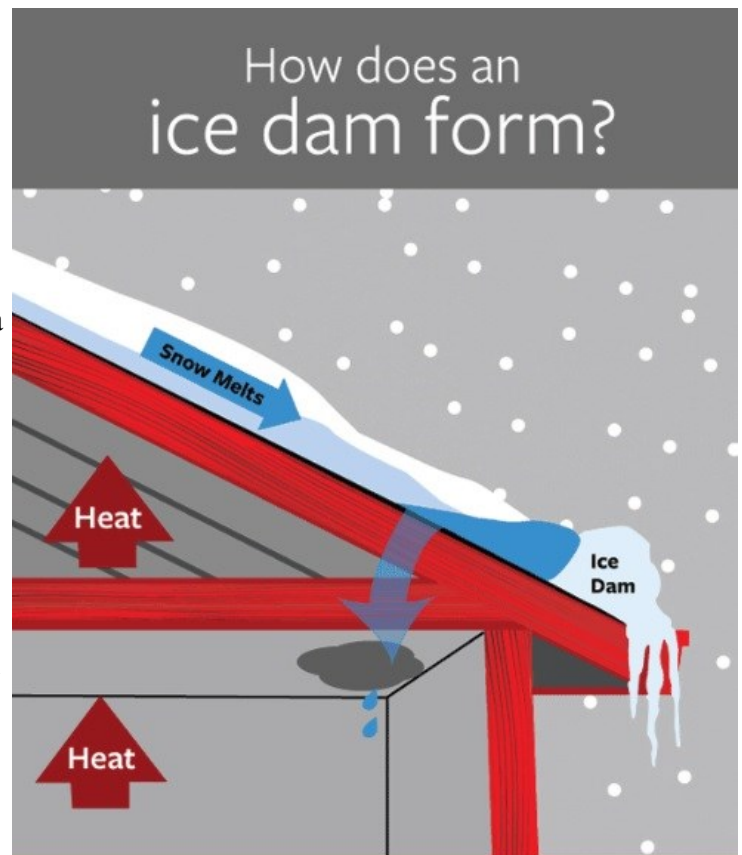
When having any work done it is a good idea to always get a proposal for any repairs in writing and to pay no more than one-third of the cost up-front. Make sure you know when the contractors will be at your home, and when the job is expected to be completed.

Contractor registrations and histories can be looked up online at <http://services.oca.state.ma.us/hic/licenseelist.aspx>. Electricians, plumbers and other professional licenses can be checked at <http://license.reg.state.ma.us/public/licque.asp?color=blue>.

If you would like to file a complaint against a Home Improvement Contractor, contact the Office of Consumer Affairs and Business Regulation at 617-973-8700 or fill out a complaint form.

The Division of Professional Licensure (DPL) is a regulatory agency within the Office of Consumer Affairs and Business Regulation. The agency is responsible for ensuring regulatory compliance and the integrity of the licensing process for approximately 370,000 licensees in trades and professions under the jurisdiction of 30 boards of registration. Follow DPL on Twitter @MassDPL.

The Office of Consumer Affairs and Business Regulation is committed to protecting consumers through consumer advocacy and education, and also works to ensure that the businesses its agencies regulate treat all Massachusetts consumers fairly.



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COMMUNITY DROP IN

Every Monday 2:00-4:00 pm

Community & Family Counseling Services will be holding ongoing community drop in hours every Monday from 2:00-4:00. Drop on in to meet with a friendly clinician, no appointment needed!

- * Have you been feeling down lately?
- * Has life been overwhelming?
- * Feeling stressed out and pressured?
- * Having trouble sleeping?
- * Stressed out by the competing demands of school, family life and work obligations?
- * Worried about your children?
- * Relationship issues?



If so take advantage of this free public service, open to members of all ages within the community.



Community & Family Counseling Services
 99 Church Street, Lowell, MA 01852

For questions call: 978-458-6282